

DISABILITY NETWORK DIRECTORY

Housing - Financial Assistance

Healthy Neighborhoods Direct Purchase Program

410-332-0387 x 154 (V)

E-mail: directpurchase@healthyneighborhoods.org
www.healthyneighborhoods.org/buyandrenovate/dollars_for_foreclosures.aspx

Offers special forgivable loans to committed buyers in select areas in seven neighborhoods in Baltimore City. Funding is used to assist buyers in purchasing foreclosed, short sale, or vacant/abandoned properties.

Home Owners Preserving Equity (HOPE)

1-877-462-7555 (Toll Free)

www.mdhope.org

Resources available to assist both homeowners and renters facing foreclosure. Free foreclosure prevention counseling.

HomeFree-USA Metro DC

3401A East West Highway

Hyattsville, MD 20782

301-891-8400 (V)

www.homefreeusa.org

Not-for-profit homeownership development, foreclosure intervention and financial empowerment organization.

Housing & Community Initiatives, Inc. (HCI)

438 N. Frederick Avenue, Suite 305

Gaithersburg, MD 20877-3101

301-590-2765 (V)

E-mail: info@hcii.org

www.hcii.org

First-time homebuyers education classes teaches Montgomery County residents the entire process of buying a home in Maryland. R.E.A.C.H. Program provides first-time homebuyers with down payment and/or closing cost assistance for purchasers who currently live and/or work in the incorporated city limits of Rockville.

Housing Opportunities Commission (HOC)

Homeownership Mortgage Programs

240-773-9200 (V)

E-mail: homeownership@hocmc.org

www.hocmc.org/housing/mortfin/MortFin-Homeown.asp

First Trust Mortgage Purchase Program:

Provides low interest rate first mortgage financing for first-time home buyers purchasing a home in Montgomery County.

Revolving Closing Cost Assistance Loan

Program: Available to first-time home buyers who need funds for closing costs and/or downpayment. Must be used with the HOC First Trust Mortgage Purchase Program.

Homeownership Programs for HOC Subsidized

Residents: Designed to prepare and assist HOC residents in becoming first time homebuyers and also provides homes for eligible HOC residents to purchase. Closing cost assistance is also available for HOC residents.

Maryland Department of Housing and Community Development - Homeownership for Individuals with Disabilities Program

100 Community Place

Crownsville, MD 21032

410-514-7530 (V)

1-800-638-7781 (Toll Free)

E-mail: SingleFamilyHousing@dhcd.state.md.us

www.dhcd.state.md.us/website/programs/hidp/Default.aspx

Low interest rate 40-year loans for individuals with disabilities. Eligibility requirements.

Maryland Energy Assistance Program (MEAP) / Electric Universal Service Program (EUSP)

Office of Home Energy Programs

1301 Piccard Drive, 4th Floor

Rockville, MD 20850

240-777-4450 (V)

www.montgomerycountymd.gov/content/hhs/SpecialNeedsHousing/OHEP2.asp

MEAP provides financial assistance for eligible low-income households to pay home heating costs. Eligibility is determined by income, household size and fuel type. EUSP helps eligible families to obtain safe, reliable, and affordable electric services and assist with past due electric bills. Furnace repair and replacement is available on a limited basis.

Montgomery County Government does not endorse or assume responsibility for any product, method, service or treatment listed in this resource directory that is not a County program.

Alternative formats of this document are available upon request.

240-777-1246 (V) • MD Relay 711 • Carly.Clem@montgomerycountymd.gov

Maryland Mortgage Program

Maryland Department of Housing and Community Development – Community Development Administration

100 Community Place
Crownsville, MD 21032

410-514-7530 (V)

1-800-638-7781 (Toll Free)

E-mail: singlefamilyhousing@dhcd.state.md.us

www.mmprogram.com

All mortgage products have low, fixed interest rates and are available with downpayment and closing cost assistance. They offer a 30-year fixed mortgage loan and a 40-year fixed mortgage loan. All borrowers must attend a homebuyers workshop.

Montgomery County Department of Housing and Community Affairs - Housing Programs

100 Maryland Avenue, 4th Floor

Rockville, MD 20850

240-777-3600 (V)

www.montgomerycountymd.gov/dhca

Moderately Priced Dwelling Units (MPDUs) and Single Family Home Improvement Program.

Weatherization Program free for qualified Montgomery County residents to save on heating and cooling costs. Also offer helpful tips, and information and resources for homeowners facing foreclosure and renters in foreclosed properties.

Mortgageloan.com

www.mortgageloan.com/disabilities

Online guide to help individuals with disabilities, and their family members, in the process of buying a home. Learn about buying a home and about financial assistance programs that are available. An audio version of this guide is also available.

Neighborhood Housing Services of Baltimore, Inc.

819 Park Avenue

Baltimore, MD 21201

410-327-1200 (V)

www.nhsbaltimore.org

Offer several loan products for first-time homebuyers including low interest rates and a minimum of \$500 contribution from the buyer. Must be a resident of the Baltimore region.

Neighborhood Opportunity Network

640 E. Diamond Avenue, Suite C

Gaithersburg, MD 20877

301-840-4080 (V)

Hours: Monday – Friday, 9:00am – 12:00pm (noon).

Free assistance with applications and referrals to emergency services, including utilities, rent, food, health care, legal matter, foreclosure prevention, financial literacy, employment, and other resources. Bilingual staff is available.

Rental Assistance Program – Montgomery County Department of Health and Human Services

1301 Piccard Drive, 4th Floor

Rockville, MD 20850

240-777-4400 (V)

240-777-4410 (TTY)

www.montgomerycountymd.gov/content/hhs/SpecialNeedsHousing/RAPOHEP.asp

County Rental Assistance Program (RAP) provides limited monthly assistance with rent to low income seniors, individuals with disabilities and families. Handicapped Rental Assistance Program (HRAP) provides monthly financial assistance to individuals that reside in a group home licensed either by the State of Maryland or Montgomery County who have mental illness which constitutes a disabling condition.

Rockville Housing Enterprises – City of Rockville Community Planning and Development Services

Ruth O' Sullivan, Director

621 Southlawn Lane #A

Rockville, MD 20850

301-424-6265 (V)

City of Rockville's public housing agency that provides housing opportunities for lower income households who are unable to rent or buy homes.

Supportive Housing Rental Assistance Program - Montgomery County Dept. of Public Health Services

240-777-4501 (V)

240-777-4410 (TTY)

Permanent supportive housing that provides a monthly housing subsidy and service coordination to very low income special needs renter households (both single adults and families with children). Must be referred from Montgomery County Dept. of Health and Human Services.

U.S. Dept. of Housing and Urban Development (HUD)

451 7th Street, SW

Washington, DC 20410

202-708-1112 (V)

202-708-1455 (TTY)

1-800-569-4287 (Toll Free)

www.hud.gov

Work through local governments and non-profit organizations to make financial assistance and counseling available. Information on renting and HUD rental assistance programs. Housing counselors offer free or low cost advice.

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